



Mortgage Lender Benchmark

Summary report

FIFTEENTH EDITION: H2 2025

Foreword

Welcome to the fifteenth edition of Smart Money People's Mortgage Lender Benchmark (H2 2025). Once again, this report offers a comprehensive view of what's working well in the intermediary mortgage market and where lenders and technology partners can still improve from the broker's perspective.

The mortgage landscape has remained fast-moving and competitive throughout 2025. Rates continue to shift quickly, customer circumstances are becoming more varied, and pressure on service levels has never been higher. In this environment, the way lenders support brokers – through speed, clarity, technology and intelligence – continues to be a major differentiator.

At Smart Money People, listening to the people who navigate this market every day sits at the heart of what we do. This fifteenth edition builds on that commitment, capturing feedback from thousands of interactions across the intermediary market and covering the broadest range of lenders and sectors we've ever reported on. The result is a rich, data-driven view of performance across the UK mortgage market.

For H2, we've expanded and refined our approach once again. The Broker Experience Index is now embedded as a core performance measure, rewarding not only the most popular lenders, but those demonstrating consistency, clarity, and strong support across each stage of the broker journey. We've also deepened our analysis across case types, specialist segments, and selection drivers, helping highlight what brokers value most and where innovation is starting to shift the experience.

The challenges facing brokers remain significant. Economic uncertainty continues to influence borrowing behaviour, affordability pressures are shifting client needs, and brokers are increasingly integrating digital tools – AI, affordability platforms, sourcing engines, and workflow automation – to improve efficiency.

This progress brings clear benefits, but also increases expectations around accuracy, communication, and proactive support. Lenders and tech partners are being asked to meet a higher standard, not just reactively, but consistently and confidently.

Consumer expectations are evolving quickly. Across Smart Money People and our sister brand, Be Clever With Your Cash, we continue to see people turning to trusted insights, independent reviews, and transparent tools to guide decisions. This growing appetite for clarity and confidence is influencing the adviser market too, shaping how brokers assess lenders and how trust is built between all parties.

Whether you're a lender benchmarking performance, a tech partner building smarter solutions, or a broker wanting your voice reflected at an industry level, we hope this edition offers meaningful insight, sparks new conversations, and supports better decision-making.

Thank you to all the brokers who gave their time and feedback.

Jake Sandford

Head of Data and Analytics



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About the Mortgage Lender Benchmark

Smart Money People's Mortgage Lender Benchmark (H2 2025) is an independent research study conducted every six months. It's formed of three core insight elements: **market, lender specific and technology provider.**

The market insight provides a series of league tables across the main lender types – mainstream, building societies, specialist, later life, buy to let specialists, and commercial / bridging lenders – ranking lenders' performance by overall broker satisfaction. In each edition, we also ask topical questions about broker's views on the market.

The lender specific insight benchmarks broker views on the last five lenders they've tried to place cases with. It covers key case characteristics as well as an assessment of key sales process elements such as speed to process, eligibility and communication.

We also ask brokers what they like about each lender and what they could do better. This is summarised in a series of detailed individual lender analyses as well as comparative heat maps and brand personality analysis by lender type.

The third part of the Benchmark looks at the technology and systems used by mortgage brokers, their views on what they like and what improvements would make their jobs easier.

The three elements combined provide a comprehensive view of the mortgage market from a broker's perspective, and helps lenders, technology providers, regulators, investors and other interested parties better understand the service and proposition offered by UK lenders.



1,040 brokers shared feedback on the last 5 lenders they've dealt with



20 themes that matter most to intermediaries



4,917 pieces of in-depth qualitative and quantitative feedback



98% of mortgage lending in the UK represented

About the Mortgage Lender Benchmark

Firm size

Firm size	% responses
> 40 intermediaries	12.6
20 to 40 intermediaries	9.5
5 to 19 intermediaries	31.4
< 5 intermediaries	46.5

Region

Region	% responses
South East	9.8
London	39.4
North West	11.1
East of England	9.1
South West	6.4
Yorkshire & Humber	3.6
West Midlands	6.2
East Midlands	3.6
North East	4.3
Scotland	3.3
Wales	3.2
Northern Ireland	0.2

Sample population

- 1,040 brokers shared feedback on the last 5 lenders they've dealt with
- 4,917 pieces of in-depth qualitative and quantitative analysis
- 20 themes that matter most to intermediaries
- Feedback about 120 UK lenders (a full list can be found on pages 176 - 179)
- Feedback covers 98% of mortgage lending in the UK

Broker overview

- We received feedback from 537 firms
- Firms ranged in size from independent intermediaries to the largest intermediary firms in the UK
- 49% of brokers are directly authorised, 51% are appointed representatives

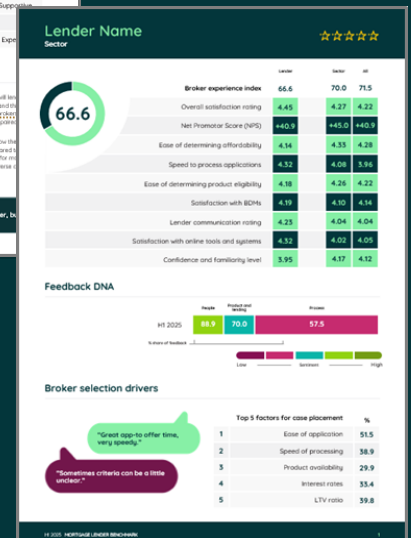
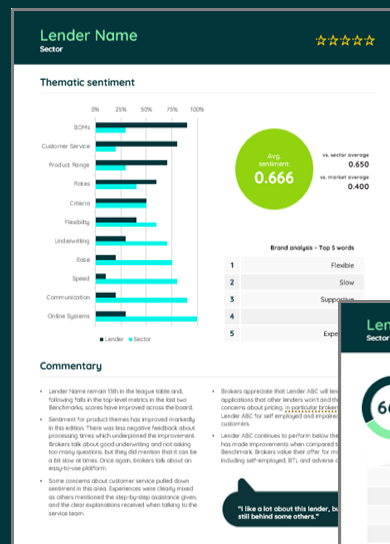
Unlock our insight



The lock icon signifies premium content. To access this valuable information, you can purchase our full report for £1,500.

This includes:

- Full league table data segmented by sector and case type
- Detailed analysis covering 64 lenders
- In-depth insights of the key themes mattering most to brokers
- Brand analysis for 64 lenders featuring in the report
- Technology provider analysis and league tables



For more detailed internal analysis, you can also purchase the complete verbatim feedback for all lenders.

Discover the full report:

sales@smartmoneypeople.com



Brand awareness

Confidence and familiarity

In H1 2025, we introduced a new measure into the Mortgage Lender Benchmark:

“Based on your experience with the lender, how familiar and confident are you with their overall mortgage offering (products/services)?”

While not a traditional brand-awareness question, it acts as a strong indicator for brand strength - capturing how clearly brokers understand a lender’s proposition, how well they remember it, and how confidently they can place business with that lender. It reflects true, in-market brand awareness: not just whether a name is recognised, but whether the lender’s role, positioning, and suitability for cases is clear in a broker’s mind.

What brokers told us

Across **X,XXX** responses, the market shows...

- **XX.X%** felt extremely confident in the lender’s offering.
- **XX.X%** felt very confident.
- Only **X.X%** reported being slightly or not at all confident.

This results in an overall confidence score of **X.XX out of 5**, almost

Why it matters

Confidence and familiarity are more than “nice to have”. They shape:

- Top-of-mind presence for brokers
- Speed and certainty in case placement
- Understanding of case fit, especially in specialist segments
- Trust, which directly correlates with satisfaction and future business

In short, a clear proposition doesn’t just strengthen a brand, it drives consideration and conversion. The H2 results show that



XX.X% of brokers feel **very** or **extremely confident** in the lender propositions they use most.



X in XX brokers say they feel **uncertain** or **unfamiliar** with a lender’s offering.



XX (out of 5) – the average confidence score across all lenders.

Brand awareness

Confidence and familiarity

Market leaders and emerging patterns

Several lenders stand out for their ability to communicate a clear, well-defined proposition:

- Lender A (X.XX), Lender B (X.XX), Lender C (X.XX), Lender D (X.XX), and Lender E (X.XX) lead the market, reinforcing the strength of brands that...
- Strong XXX brands such as Lender F (X.XX), Lender G (X.XX), Lender H (X.XX) and lender I (X.XX) continue to demonstrate clarity in xxx - an important advantage for generating broker consideration.

Some high-performing lenders show comparatively lower levels of confidence, highlighting opportunities for clearer communication:

- Lender J and Lender K (X.XX) perform well overall but remain in the xxx phase of brand understanding.
- The xxx brands of Lender L (X.XX) and Lender M (X.XX) sit below the market average, suggesting a need to xxx.
- Several later-life and specialist lenders show wider variation, indicating inconsistent levels of broker familiarity with niche products.

At the lower end, brands such as Lender N (X.XX), Lender O (X.XX) and Lender P (X.XX) have weaker familiarity scores, signaling either xxx or propositions that are xxx,

Mixed confidence and familiarity

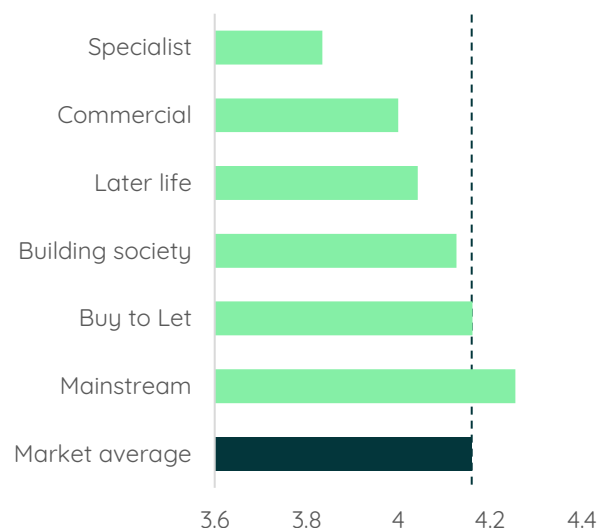
Confidence and familiarity vary noticeably by sector. Mainstream lenders lead the market (4.26), reflecting broader visibility, clearer propositions, and more frequent broker interactions. Buy-to-let specialists (4.16) and building societies (4.13) also perform strongly.

Confidence drops slightly in more niche areas. Lifetime and later-life lenders (4.04) and commercial/bridging lenders (4.00) score lower - having propositions that are less universally understood or used. The lowest levels of familiarity appear within the specialist lender segment (3.83), where more complex criteria and less consistent communication likely contribute to weaker clarity.

Top 10 lenders by confidence

1	Lender A	X.XX
2	Lender B	X.XX
3	Lender C	X.XX
4	Lender D	X.XX
5	Lender E	X.XX
6	Lender F	X.XX
7	Lender G	X.XX
8	Lender H	X.XX
9	Lender I	X.XX
10	Lender J	X.XX

Confidence and familiarity by sector





About the Broker Experience Index

A smarter way to measure lender and tech performance through broker feedback.

In a market shaped by competition, complexity and rising expectations, brokers want more than just rates - they want a reliable experience. That's why we've created the **Broker Experience Index**: Smart Money People's headline metric that brings together all the factors brokers value most into one clear, consistent score.

Built on thousands of reviews from real brokers, the Index reflects the full mortgage journey, from application speed and communication, to digital tools and relationship support. It helps us show not just who brokers are satisfied with, but who's delivering where it matters most.

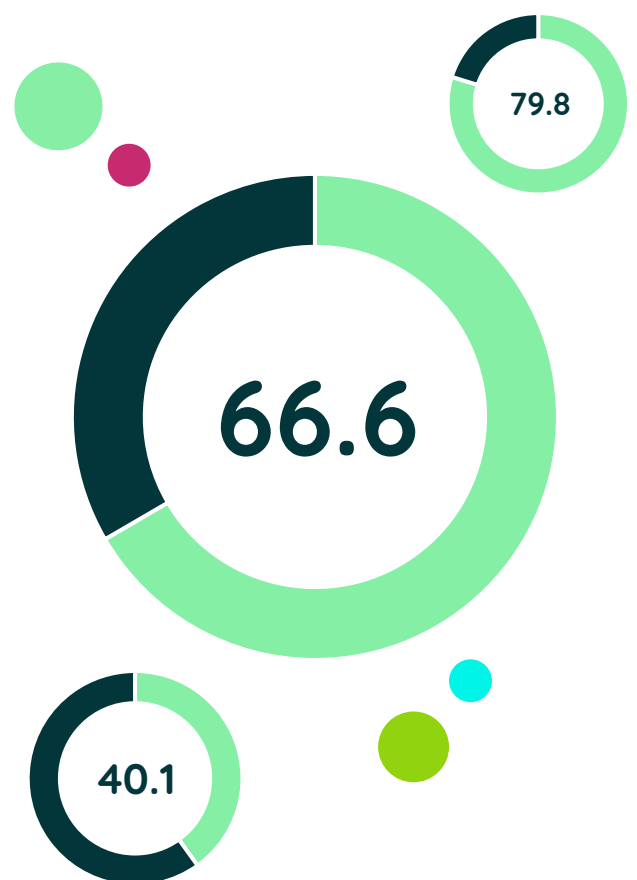
Whether a lender is mainstream, specialist or focused on later life, the Broker Experience Index levels the playing field, giving every lender **a score out of 100**, adjusted based on the volume of broker feedback they receive.

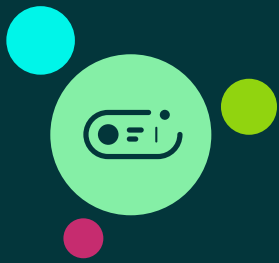
This is the foundation for our league tables, sector rankings, and performance badges, providing a balanced way to celebrate those who are truly getting it right.

What makes the Index different?

- **Multi-dimensional:** Goes beyond satisfaction to include speed, clarity, communication, and tech.
- **Balanced:** Avoids the highs and lows of emotional scoring by reflecting service consistency.
- **Fair:** Scores are adjusted based on how many brokers have rated a lender, thereby rewarding strong performance.
- **Actionable:** Gives lenders clear direction on how to improve and brokers a reliable guide to lender experience.

This is broker feedback, measured smarter. The Broker Experience Index helps the industry shift the conversation from anecdote to insight, showing where lenders shine, where they stand out, and where they still have work to do.





Mortgage Lender Benchmark

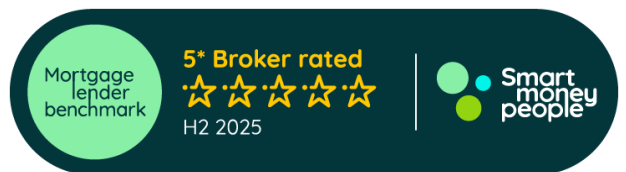
Broker rated badges

Celebrating lenders who are delivering where it matters most.

Brokers across the UK have spoken, and we're recognising the lenders they rate most highly with a badge system designed for the modern market.

The broker rated badges are awarded based on each lender's Broker Experience Index, our smarter way to assess the full broker journey. These badges represent consistent delivery across the key service areas, from speed and support, to clarity and digital tools.

Backed by thousands of broker reviews, these badges help highlight excellence, inspire improvement, and offer a trusted, independent view of how lenders are performing in the eyes of their key intermediaries.



Rating	Broker Experience Index range	Meaning
☆☆☆☆☆	70 and above	Outstanding results and exemplary broker satisfaction – a benchmark for excellence.
☆☆☆☆	60 – 69.9	A trusted and reliable performer, consistently delivering great broker experiences.
☆☆☆	50 – 59.9	Dependable service with clear strengths and exciting opportunities for further growth.
☆☆	40 – 49.9	Developing performer – brokers recognise potential and emerging strengths to build on.

Note: Badges are awarded only to lenders with a minimum number of verified broker reviews.

Badges in action:

We include badges for all qualifying lenders right next to their league table rankings in our reports, meaning top performers stand out instantly. Here's how you can use them:

- **Website:** Showcase your badge on your website to build trust with visitors at a glance.
- **Marketing and PR:** Showcase your badge in marketing and press to boost your brand.
- **Broker reference:** Let brokers see the trusted seal that shows how their peers rate you.

Sample table

Top-rated lenders

Among the most prominent names in the mortgage market, the top mainstream lenders delivered a mix of standout service and areas for improvement. The sector's Broker Experience Index sits at **XX.X**, slightly xxx the full market average.

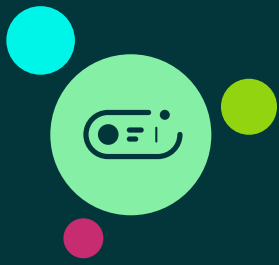
Lender A leads not just this table, but the entire benchmark, with a score of **XX.X** – the highest of all **64** lenders featured. It tops the mainstream group for xxx. Lender B (**XX.X**) and Lender C (**XX.X**) also earn 5★ badges, praised for their...

Lender D (**XX.X**), a digital-first lender, stands out as the xxx, with brokers highlighting its... Lender G (**XX.X**) and Lender H (**XX.X**) complete the top eight, though feedback suggests room to improve in...

In this high-volume sector, brokers continue to reward...

		Broker experience index	Overall satisfaction rating	Net Promoter Score (NPS)	Ease of determining affordability	Speed to process app. through to offer	BDM satisfaction	Communication rating	Online tools and systems satisfaction
1	Lender A	74.1	4.54	+72.2	4.68	4.40	4.29	4.34	4.58
2	Lender B	73.8	4.42	+54.6	4.50	4.19	3.95	4.08	4.36
3	Lender C	73.6	4.49	+63.4	4.31	4.30	4.28	4.27	4.30
4	Lender D	73.5	4.49	+70.7	4.56	4.51	4.22	4.34	4.44
5	Lender E	73.1	4.67	+63.6	4.66	4.23	4.52	4.34	4.32
6	Lender F	71.0	4.38	+46.9	4.40	4.11	4.49	4.19	4.38
7	Lender G	70.5	4.23	+40.6	4.16	4.09	4.22	4.18	4.14
8	Lender H	69.5	4.45	+40.9	4.14	4.32	4.19	4.23	4.32

Please note, the overall satisfaction rating (%) is a standalone rating and does not combine the various ratings left by brokers.



Best-in-class badge winners

We believe it's important to recognise the lenders who are doing a great job, and our badges are an easy way for brokers to identify which lenders are doing just that.

These are the top-performing lenders in each key category or segment, based on the Broker Experience Index, standout service area scores, and broker sentiment.

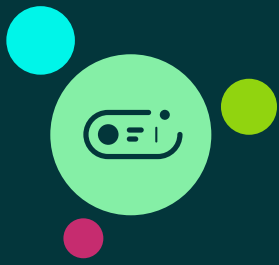


Category	Winner
Overall broker experience	Lender A
Mainstream lender	Lender B
Building society	Lender C
Specialist lender	Lender D
Buy to let specialist	Lender E
Later life lender	Lender F
Commercial / bridging lender	Lender G
Digital-first lender	Lender H



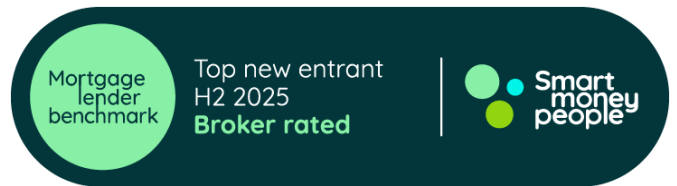
Discover how you can purchase a badge from Smart Money People

 sales@smartmoneypeople.com



Special recognition badge winners

While our broker rated badges recognise lenders based on their overall performance, these special recognition badges highlight lenders who stood out in specific areas of the broker experience, from speed and clarity, to tech and relationship support, based on score and sentiment.



Category	Winner
Best for affordability	Lender A
Best for speed	Lender B
Best for lending criteria	Lender C
Best for relationship management	Lender D
Best for communication	Lender E
Best for online systems	Lender F
Best for brand awareness	Lender G
Most recommended	Lender H
Top new entrant	Lender I



Discover how you can purchase a badge from Smart Money People

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British
bank
awards

Take part in our awards

You've already gained valuable insights from our Mortgage Lender Benchmark, showing what brokers really think of your company. But with your next board report due in July 2026, how will you demonstrate what your customers truly think?

Why not gain recognition for your business *and* meet your reporting requirements? By taking part in the British bank awards, you can collect genuine, verified customer feedback - insights that strengthen your reporting and help your brand stand out in a competitive market.

Run by Smart Money People, the British bank awards celebrate excellence across the UK financial services industry. And unlike other awards, winners are chosen entirely by verified customer reviews, rather than a judging panel.

More reasons to get involved:



Receive recognition and build credibility



Boost company morale and attract talent



Gain valuable insights and evidence
Consumer Duty outcomes



Attend one of the most glamorous award evenings in the industry

“We're incredibly proud to have been honoured by the British bank awards.”

POLLY GILBERT, CMO

 **Tembo**

Key dates

Voting opens
12 January 2026

Finalists announced
1 April 2026

Voting closes
21 April 2026

Winners announced
21 May 2026

We'd love to have you take part.
To register your interest for 2026:

 events@smartmoneypeople.com

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The 64 lenders in our detailed analysis

Our detailed lender analysis summarises broker feedback and covers key sales process aspects such as speed to process, eligibility and communication. It also looks at what brokers like about each lender and what they could do better. The lenders are listed in alphabetical order.

The 64 lenders included are shown by sector below:

Mainstream lenders

Atom Bank
Bank of Ireland
Barclays
Clydesdale Bank
Halifax
HSBC
Metro Bank
Nationwide
NatWest
Santander
The Co-operative Bank
TSB
Virgin Money

Building societies

Accord Mortgages
Cambridge Building Society
Coventry Building Society
Darlington Building Society
Dudley Building Society
Family Building Society
Godiva
Leeds Building Society
Newcastle Building Society
Nottingham Building Society
Principality Building Society
Scottish Building Society
Skipton Building Society
Suffolk Building Society
West Brom Building Society

Specialist lenders

Aldermore Bank	Pepper Money
Bluestone	Perenna
Foundation Home Loans	Precise Mortgages
Hodge Bank	The Mortgage Lender
InterBay	Together Money
Kensington Mortgages	United Trust Bank
Kent Reliance	Vida Homeloans
LendInvest	West One
MPowered	

Later life lenders

Aviva Equity Release	LV=
Canada Life	more2life
Just	Pure Retirement
Legal & General Home Finance	Royal London Equity Release
LiveMore Capital	Standard Life Home Finance

Buy to Let specialists

BM Solutions	ModaMortgages
Fleet Mortgages	Paragon Bank
Landbay	The Mortgage Works

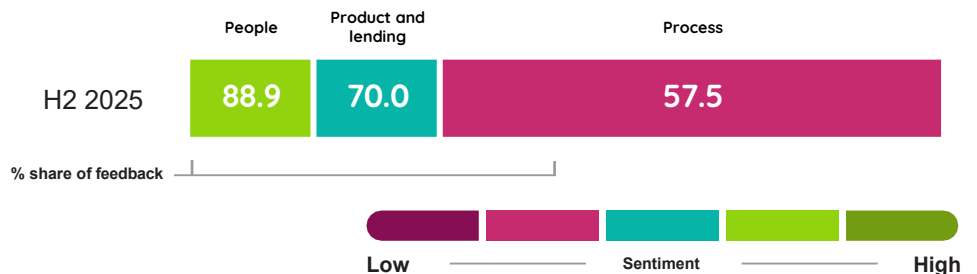
Commercial / bridging lenders

Allica Bank	Shawbrook Bank
Hampshire Trust Bank	



	Lender	Sector	All
Broker experience index	66.6	70.0	71.5
Overall satisfaction rating	4.45	4.27	4.22
Net Promotor Score (NPS)	+40.9	+45.0	+40.9
Ease of determining affordability	4.14	4.33	4.28
Speed to process applications	4.32	4.08	3.96
Ease of determining product eligibility	4.18	4.26	4.22
Satisfaction with BDMs	4.19	4.10	4.14
Lender communication rating	4.23	4.04	4.04
Satisfaction with online tools and systems	4.32	4.02	4.05
Confidence and familiarity level	3.95	4.17	4.12

Feedback DNA



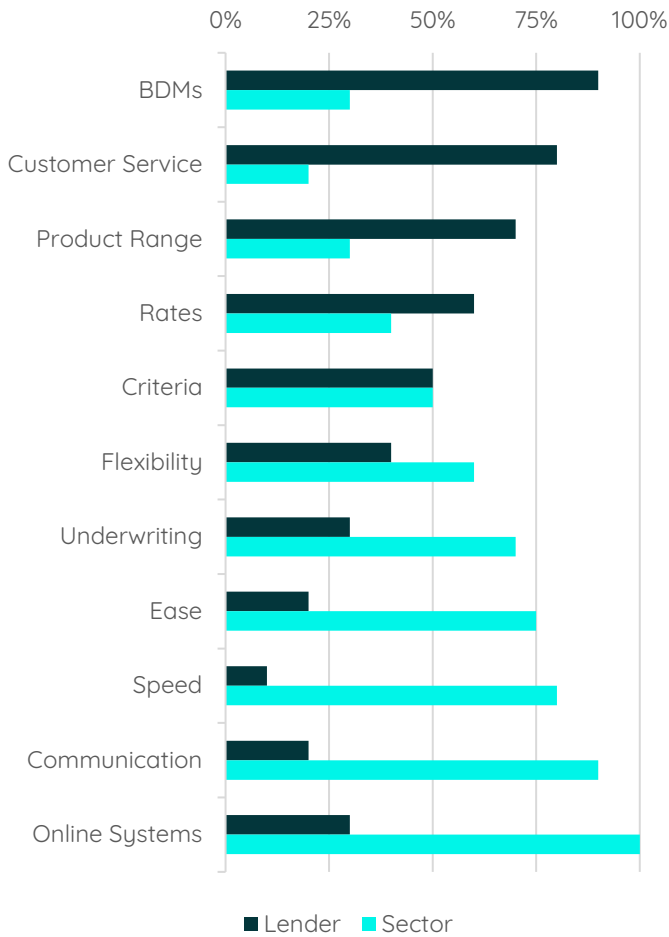
Broker selection drivers

“Great service, love the new system upgrade.”

“Underwriting can sometimes be a bit inconsistent.”

	Top 5 factors for case placement	%
1	Ease of application	51.5
2	Speed of processing	38.9
3	Product availability	29.9
4	Interest rates	33.4
5	LTV ratio	39.8

Thematic sentiment



vs. sector average
0.650

vs. market average
0.400

Brand analysis - Top 5 words

1	Flexible
2	Slow
3	Supportive
4	Easy
5	Expensive

Commentary

- Lender Name remain 13th in the overall league table and, following falls in the top-level metrics in the last two Benchmarks, scores have improved across the board.
- Sentiment for product themes has improved markedly in this edition. There was less negative feedback about processing times which underpinned the improvement. Brokers talk about good underwriting and not asking too many questions, but they did mention that it can be a bit slow at times. Once again, brokers talk about an easy-to-use platform.
- Some concerns about customer service pulled down sentiment in this area. Experiences were clearly mixed as others mentioned the step-by-step assistance given, and the clear explanations received when talking to the service team.
- Brokers appreciate that Lender ABC will lend on applications that other lenders won't and this offsets concerns about pricing. In particular, brokers rate Lender ABC for self employed and impaired credit customers.
- Lender ABC continues to perform below the market but has made improvements when compared to previous Benchmark. Brokers value their offer for market niches including self-employed, BTL and adverse credit.

“Some key improvements would make them even better.”

Lenders represented in the Benchmark

This edition of the Mortgage Lender Benchmark features broker feedback on **120 mortgage lenders**. The table below lists every lender that received broker feedback during our H2 2025 survey, alongside their assigned sector and the number of reviews submitted. Only lenders with **ten or more** verified broker reviews are included in the league tables and featured in the lender-level analysis section of this report.

Lender	Sector	Feedback volume
Accord Mortgages	Building society	100+
Admiral	Specialist	<10
Aldermore Bank	Specialist	50 – 99
Allica Bank	Commercial / bridging	10 – 24
Allied Irish Bank	Mainstream	<10
April Mortgages	Specialist	<10
Atom Bank	Mainstream	50 – 99
Aviva Equity Release	Later life	25 – 50
Bank of Ireland	Mainstream	25 – 50
Bank of Scotland	Mainstream	<10
Barclays	Mainstream	100+
Bath Building Society	Building society	<10
Beverley Building Society	Building society	<10
Birmingham Bank	Specialist	<10
Bluestone	Specialist	10 – 24
BM Solutions	Buy to Let specialist	100+
Cambridge and Counties Bank	Commercial / bridging	<10
Cambridge Building Society	Building society	10 – 24
Canada Life	Later life	25 – 50
CHL Mortgages	Buy to Let specialist	<10
Chorley Building Society	Building society	<10
Clydesdale Bank	Mainstream	10 – 24
Coventry Building Society	Building society	100+
Cumberland Building Society	Building society	<10
Danske Bank	Mainstream	<10
Darlington Building Society	Building society	10 – 24
Dudley Building Society	Building society	10 – 24
Ecology Building Society	Building society	<10
Equifinance	Specialist	<10
Evolution Money	Specialist	<10
Family Building Society	Building society	10 – 24
First Direct	Mainstream	<10
Fleet Mortgages	Buy to Let specialist	25 – 50
Foundation Home Loans	Specialist	10 – 24
Furness Building Society	Building society	<10

Lenders represented in the Benchmark

Lender	Sector	Feedback volume
Gatehouse Bank	Specialist	<10
Generation Home	Specialist	<10
Godiva	Building society	50 – 99
Halifax	Mainstream	100+
Hampshire Trust Bank	Commercial / bridging	10 – 24
Handelsbanken	Mainstream	<10
Harpenden Building Society	Building society	<10
Hinckley & Rugby Building Society	Building society	<10
Hodge Bank	Specialist	10 – 24
Hope Capital	Commercial / bridging	<10
HSBC	Mainstream	100+
InterBay	Specialist	10 – 24
Interbridge	Specialist	<10
Investec Private Bank	Specialist	<10
Just	Later life	10 – 24
Kensington Mortgages	Specialist	50 – 99
Kent Reliance	Specialist	10 – 24
Keystone	Buy to Let specialist	<10
Landbay	Buy to Let specialist	10 – 24
Leeds Building Society	Building society	100+
Leek Building Society	Building society	<10
Legal & General Home Finance	Later life	25 – 50
Lendco	Buy to Let specialist	<10
LendInvest	Specialist	10 – 24
LiveMore Capital	Later life	25 – 50
Lloyds Bank	Mainstream	<10
Loughborough Building Society	Building society	<10
LV=	Later life	25 – 50
Mansfield Building Society	Building society	<10
Market Harborough Building Society	Building society	<10
Marsden Building Society	Building society	<10
Masthaven Bank	Commercial / bridging	<10
Melton Building Society	Building society	<10
Metro Bank	Mainstream	10 – 24
ModaMortgages	Buy to Let specialist	10 – 24
Molo Finance	Buy to Let specialist	<10
Monmouthshire Building Society	Building society	<10
more2life	Later life	25 – 50
MPowered	Specialist	10 – 24

Lenders represented in the Benchmark

Lender	Sector	Feedback volume
MT Finance	Commercial / bridging	<10
Nationwide	Mainstream	100+
NatWest	Mainstream	100+
Newbury Building Society	Building society	<10
Newcastle Building Society	Building society	10 – 24
Norton Home Loans	Specialist	<10
Nottingham Building Society	Building society	10 – 24
Octopus Real Estate	Specialist	<10
Paragon Bank	Buy to Let specialist	25 – 50
Penrith Building Society	Building society	<10
Pepper Money	Specialist	50 – 99
Perenna	Specialist	10 – 24
Precise Mortgages	Specialist	25 – 50
Principality Building Society	Building society	25 – 50
Progressive Building Society	Building society	<10
Pure Retirement	Later life	25 – 50
Quantum Mortgages	Specialist	<10
Redwood Bank	Commercial / bridging	<10
Rely Mortgages	Buy to Let specialist	<10
Roma Finance	Specialist	10 – 24
Royal London Equity Release	Later life	<10
Saffron Building Society	Building society	<10
Santander	Mainstream	100+
Scottish Building Society	Building society	10 – 24
Scottish Widows	Mainstream	<10
Selina Finance	Specialist	<10
Shawbrook Bank	Commercial / bridging	10 – 24
Skipton Building Society	Building society	100+
Standard Life Home Finance	Later life	10 – 24
State Bank of India	Mainstream	<10
Suffolk Building Society	Building society	10 – 24
Swansea Building Society	Building society	<10
Tandem	Specialist	<10
The Co-operative Bank	Mainstream	50 – 99
The Mortgage Lender	Specialist	25 – 50
The Mortgage Works	Buy to Let specialist	100+
Tipton & Coseley Building Society	Building society	<10
Together Money	Specialist	25 – 50
TSB	Mainstream	50 – 99

Lenders represented in the Benchmark

Lender	Sector	Feedback volume
Ulster Bank	Mainstream	<10
United Trust Bank	Specialist	10 – 24
Vernon Building Society	Building society	<10
Vida Homeloans	Specialist	25 – 50
Virgin Money	Mainstream	100+
West Brom Building Society	Building society	10 – 24
West One	Specialist	10 – 24

Sample tech table

Top-rated providers

CRM systems are a major part of the broker tech stack... As a category, they returned the xx scores across the Benchmark, with a Broker Experience Index of **XX.X** and an NPS of **XX.X**, the only...

At the top of the table, Provider A leads with a score of **XX.X**, thanks to solid marks for xx (**X.XX**) and xx (**X.XX**). It also ranked highest for overall satisfaction in the CRM category. Provider B (**XX.X**) and Provider C (**XX.X**) follow closely, each earning above-average scores for innovation and meeting expectations. Brokers highlighted their potential and growing... Provider D (**55.9**) recorded the highest NPS at **X.XX**, showing strong loyalty among its users despite...

However, several platforms — including Provider F, Provider G, and Provider H — scored below **XX** overall, reflecting challenges around...

Many brokers remain unconvinced that current offerings across the category fully support...

		Broker experience index	Overall satisfaction rating	Net Promoter Score (NPS)	Ease of use	Meets expectations	Value for money	Customer support	Innovates and moves with advisor need
1	Provider A	74.9	4.54	+72.2	4.68	4.40	4.29	4.34	4.58
2	Provider B	74.8	4.42	+54.6	4.50	4.19	3.95	4.08	4.36
3	Provider C	73.2	4.49	+63.4	4.31	4.30	4.28	4.27	4.30
4	Provider D	73.1	4.49	+70.7	4.56	4.51	4.22	4.34	4.44
5	Provider E	72.5	4.67	+63.6	4.66	4.23	4.52	4.34	4.32
6	Provider F	71.7	4.38	+46.9	4.40	4.11	4.49	4.19	4.38
7	Provider G	70.4	4.23	+40.6	4.16	4.09	4.22	4.18	4.14
8	Provider H	69.9	4.45	+40.9	4.14	4.32	4.19	4.23	4.32

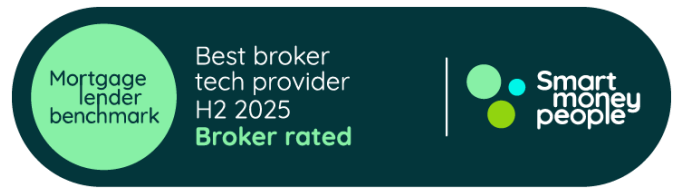
Please note, the overall satisfaction rating (%) is a standalone rating and does not combine the various ratings left by brokers.

Broker technology

Best-in-class badge winners

We believe it's important to recognise the lenders who are doing a great job, and our badges are an easy way for brokers to identify which lenders are doing just that.

These are the top-performing lenders in each key category or segment, based on the Broker Experience Index, standout service area scores, and broker sentiment.



Category	Winner
Best broker tech provider	Provider A
Best CRM provider	Provider B
Best affordability tool provider	Provider C
Best criteria sourcing tool provider	Provider D
Best product sourcing tool provider	Provider E



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74%*

of consumers read reviews before considering a switch to a new financial provider



84%*

say it's important that others have had a good experience before they buy a product or service



52%*

of consumers who've left a review for a financial services provider have ended up with a better outcome

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Smart Money People is different from other review sites. We focus solely on financial services, capturing unbiased reviews and research feedback from both customers and intermediaries. This data allows us to evaluate their total financial experience, from brand NPS or satisfaction through to the most important product features.

We also use this data to define industry and sector benchmarks for customer service and communications effectiveness, as well as measure how successfully a business is performing against competitors or regulatory regimes, such as treating customers fairly or consumer duty.

Smart Money People also run the British bank awards, Insurance choice awards and the Consumer credit awards each year, alongside releasing reports throughout the year using our customer insight, including our Mortgage Lender Benchmark.

Ultimately, our goal is to help businesses make better business decisions and collectively, for everyone to make better financial decisions and choices.

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